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ABSTRACT

The relationship between learning and family formation and dissolution was examined through a review of the literature that focused on education and family life in Great Britain and elsewhere. The following topics were examined: learning, marriage, and cohabitation; learning, dissolution, and divorce; changing patterns of childbearing in contemporary Britain; learning as a protective factor in parenthood; and education and late childbearing. The literature review yielded evidence that education, qualifications, and learning opportunities play a major part in all aspects of family formation and dissolution. The evidence documented that, as education extends for increasing numbers of people and careers become a defining feature of adult life for men and women alike, decisions about the timing of marriage and parenthood become more problematic. A theoretical framework in which to locate the relationship between family formation and learning was proposed. According to the framework, studies of the relationship between family formation and learning must include consideration for the specific context in which specific groups make specific family-building decisions. Policymakers were advised to bear in mind both the value of education as a resource in family life and the different kinds of tension and incompatibility it triggers as people are forced to make choices between employment and family. (Contains 86 references.) (MN)

WIDER BENEFITS OF LEARNING RESEARCH REPORT No. 4

*Learning,
Family Formation
and Dissolution*

Louisa Blackwell
John Bynner

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LEARNING, FAMILY FORMATION AND DISSOLUTION

Louisa Blackwell and John Bynner

June 2002

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Preface

The Centre for Research on the Wider Benefits of Learning (WBL) was established in 1999 by the then Department for Education and Employment, now the Department for Education and Skills (DfES). The Centre's task is to investigate the non-economic benefits that learning brings to individual learners and to society as a whole. This is a joint initiative between the Institute of Education and Birkbeck College, University of London.

It is widely recognised that education, and learning more generally, play a role in the processes of family life, both in the engagement of parents with their children's education and in the parents' own continuing education, especially through the early part of adulthood. In the 'learning society', it is anticipated that periods of active learning in institutions or informally will continue alongside employment and the family throughout adult life. Less often acknowledged explicitly, is the connection between education and the formation of the family itself. Qualifications clearly dictate life course patterns, including partnership and parenting. In this report, we review for the first time a wide range of literature about the relationship between learning/education and family formation and dissolution.

The report is one of a series the WBL Centre is producing on specific non-economic benefits of the learning process. Some of the work embraced within it contributed to the first monograph in the Wider Benefits of Learning Papers, *Modelling and Measuring the Wider Benefits of Learning – a synthesis*, which drew on a number of such reviews. This report takes the work much further, drawing on a wider range of international and national literature – some recently published – than was possible previously.

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1. Role of education in the family

Education relates to the family in numerous ways, ranging from the learning engaged in by both partners before and after having children to the role of parents as educators themselves. In this report we focus on the first of these – examining research findings bearing on the impact of learning on family formation and dissolution. To what extent does education support or challenge the family as the basis for long-term relationships and parenthood? The question has particular pertinence today because in the learning society it is assumed that adults will continue to engage with learning in a variety of forms throughout their adult lives.

The idea of the learning society is primarily dictated by the changing nature of the life course in response to technological and demographic transformation and globalisation. Modern employment demands qualifications and skills acquired over a longer period than in the past and continual updating to keep abreast of new developments. This impacts on the life course in a number of ways. There is pressure to postpone the commitments involved in marriage and parenthood while 'human capital,' bound up with qualifications and work experience, is acquired. One related consequence of this pressure is the growth of the 'single life style' and cohabitation prior to marriage. Another is the expansion of the period of retirement accompanying the shorter working life and extension of the life span. Thus, as life extends, a much larger period than in the past is spent outside employment. Learning is seen as the essential antidote to stagnation and deterioration. Full engagement in society as an older adult citizen is underpinned by engagement in various kinds of learning activities in educational institutions, in the community and at home.

Education, though not necessarily the prime mover of these life course changes, is nevertheless the major mediator of the social, economic and demographic influences producing them. It therefore supplies an important marker for the establishment of families – prior to and after the formal commitments identified with marriage – and, less obviously, their dissolution. It is a pointer to certain aspects of how families are formed, how they function, and sometimes, how they break up. The purpose of this report is to direct attention to this aspect of learning and family life – principally its role in the formation (and dissolution) of partnerships and in having children.

Why should education play a role in what are primarily the products of relationships? The reason is that as with all life course processes, getting married, having a child or getting divorced is likely to be the product of a complex set of factors driving choices in all the domains of life. Thus as the period of preparation for work through education and training has extended, the financial independence that traditionally has accompanied decisions about marriage and forming a family has taken longer to achieve. At the same time, changing social mores have encouraged a more experimental approach to long-term relationships with now, typically, cohabitation preceding marriage, and having children increasingly postponed. Whilst the 'marriage bar' formerly ensured that married women focused their energies on family-building,

paid employment outside the home is now the norm for wives, and education plays a major role in shaping both their employment participation and their occupational attainments, which are interconnected.

The extended period of forming and reforming relationships prior to marriage is what might be described as the 'major route' to family formation. At the same time, a significant minority of young people – particularly young women – have continued to take the traditional route into early partnership and parenting. Some of these young people are making considered choices about the timing of having children; others seem more to drift into it following poor school achievement and unfulfilling employment opportunities. Yet others seem bound more by family traditions of having children early, with young women typically following the paths their mothers took in this respect (Kiernan, 1997; Bynner et al., in press).

The key markers of these different life courses are in adult life, typically, the length of time spent engaged with formal education and the qualifications obtained from it. This is why, to understand the role of learning in the family, highest qualification achieved is an important explanatory variable. The recent policy agenda has typically problematised the traditional route into early parenthood, seeing it as potentially leading to social exclusion. Those who enter parenthood at a young age as an alternative to gaining qualifications and establishing themselves in the labour market are subject to numerous initiatives. A whole report of the Social Exclusion Unit was devoted to the problem of 'teenage pregnancy' (Social Exclusion Unit, 1999). However, as this review points out, 'pathologising' a group, which in reality displays considerable diversity both in terms of learning potential and educational resources, as well as age itself (gymslip mothers versus 19 year-old young parents), is far too simplistic. We might see just as much of a problem at the other end of the age range, where young people driven by the desire for qualifications and the need to establish themselves in a career postpone parenting to a point where it no longer becomes viable.

As the review also points out, decisions about relationships, partnerships and parenting are the products of sequences of choices that individuals make in coming to terms with survival in the modern world. Lumping people together in groups defined by domestic status is not helpful. We need to know the different routes that people take into and through family life and the different sets of educational and other resources needed to make a success of each of them. This is where the research into learning and the family is likely to have its biggest pay-off. The need for research extends not only to the choices that lie behind forming partnerships and having children, but to understanding what role education plays in the preservation and termination of relationships. In the case of divorce, for example, we need to know about the mediating effects of education and its consequences for previously intact families, and especially the children who are members of them.

Such life course transitions reflect complex processes, which again are not helped by simple branding as *good* or *bad*. Marriages that are failing, for example, may be less

help to the children in them than life with a single parent. Again, in policy terms the issue is primarily one of resources. Partners who usually carry family responsibilities out of broken marriages are women, and often the problems they face in managing these are economic. It is when a whole set of difficult economic and physical circumstances, plus parenthood and lack of a partner, all come together that the vicious circles associated with social exclusion are often set in motion. It is increasingly coming to be realised that one of the main routes out of this situation is not just simply employment, as early *New Deal* policies implied, but education and training. This can be the means not only of enhancing employability, but also of gaining a fulfilling job. It is also likely to be a worthwhile experience in its own right. Engaging in learning can improve the educational support the mother can provide for her children, as well as helping improve the mother's own view of herself. Thus education and training, as reflected in the level of qualifications achieved, not only drive many family-related decisions, but are also the means of solving potential and actual family problems. This report does no more than take first steps in delineating key relationships between education and family variables. One of the tasks of the Centre for Research on the Wider Benefits of Learning is to illuminate in much more detail the forms and functions of the processes involved.

1.1 Research literature

The research literature reviewed here focuses primarily on the relationships between learning and various aspects of family formation: marriage and cohabitation; divorce and partnership dissolution; and childbearing, including non-marital childbearing, teenage childbearing and postponed childbearing. The recent and rapid transformation in family life has generated research that reflects the new diversity of family forms. As noted earlier, the traditional process of family formation consisting of marriage and childbearing, with divorce as a minority activity, has given way to a complex and diverse set of trajectories that can include cohabitation, marriage, divorce, childbearing inside and outside of marriage, and childbearing at widely varying ages and stages of the life course. Within the literature on these various aspects of family life the relationship with learning was usually tangential to the main research questions: more focused studies would no doubt be more illuminating. Although our focus is family life in the UK, we have included some non-UK research that was felt to have some bearing on the patterns that we found.

We begin with a discussion of the changing patterns of partnership formation, and specifically the rise of cohabitation as an alternative to or in addition to periods of married life. Marriage is no longer a majority, lifelong arrangement, and the following section considers the relationship between learning and the incidence and aftermath of divorce. We then turn to child-rearing and the effect that learning has on both the context and the timing of conception and childbearing. The literature identifies a range of negative consequences flowing from early family formation and, as a reflection of the existing research, this review focuses on the aspects of family formation that are of social policy concern: early marriage and early childbearing. In

particular we focus on the role that education may have on reducing the incidence and adverse consequences of early parenthood.

As ever, in interpreting research findings of the kind reviewed there are dangers in attributing unequivocally cause and effect to relationships between the variables studied. Thus the impact of education, or learning more generally, on partnership and family formation is only part of the complex process through which human lives unfold. All we can do with the results of statistical modelling, usually as applied to survey data, is to say that certain causal interpretations can be ruled out. Relationships between variables that do survive, such as the tendency for extended schooling to go hand in hand with postponement of marriage and childbearing, thus become powerful indicators of a likely causal effect. The demographic trends, which are clearly manifested in such statistics as marriage, fertility and divorce rates, strengthen further the possible role of education factors in family formation patterns. For example, the persistence of teenage pregnancy among educationally disadvantaged groups is revealed through such trend data.

The essential complement to statistical modelling then follows through the investigation of individual cases to see how real biographies unfold. In fieldwork that the WBL Centre has undertaken (Schuller et al., 2002) we have adopted this approach in the study of learning and transitions and learning and social cohesion. The kinds of survey findings reported here will merit further investigation through mining further the existing case study data, or collecting more case studies. Secondary analysis of new data available in Britain's 1946, 1970 and 1958 birth cohort studies (Bynner et al., 2001; Ferri et al., forthcoming) will strengthen our purchase on the nature of the relationship between learning and the family and how it is changing.

2. Forming partnerships: marriage and cohabitation

Since the beginning of the 1970s there has been a substantial and continuing decline in marriage rates. In 1995, there were fewer than 200,000 first marriages in Britain, which is less than half as many as in 1970 (McRae, 1999). In 1971 the median age at first marriage was 21.4 years, but by 1993 it was 25.3 years. Among women born in 1946, 81% were married by 25, compared to 39% among those born in 1970 (Kiernan et al., 1998). Cohabitation (before marriage, between marriages and instead of marriage) increased as marriage rates declined. Before the 1970s cohabitation (mainly of divorcees) was largely statistically invisible. By the end of the 1990s divorced women cohabited in the same proportion as single women, at 31% (Haskey, 2001). Whilst fewer than 5% of never-married women cohabited prior to marrying in the 1960s, by the 1990s 70% did so.

Haskey (2001) draws our attention to a range of social policy concerns flowing from this demographic change. Aside from those related to rights (particularly of unmarried fathers) over children within cohabiting unions, legal questions about property rights

in the event of relationship breakdown and pension entitlement on either the death of a partner or on partnership breakdown will become more pressing as the number of cohabitees, particularly in older age groups, grows.

The assumption still prevails that marriage is the appropriate institution for the confirmation of long-term partnerships and the nurturing of children. Yet marriage is not only a minority activity in the population as a whole, but increasingly as the basis for having children. Rather than merely bewailing the fact, as some commentators do, we need to make sure that policy adapts to ensure that the forms of protection and security that marriage provides are available through other means.

Learning plays an important role in shaping marriage and cohabitation patterns. Youthful marriage occurs most commonly among young women with the least advantaged educational backgrounds. Among 26 year-olds living alone or with friends in 1996, 40% had a degree, compared to just 12% who were married (based on members of the 1970 Birth Cohort Study, Ferri and Smith, 1997). Dale and Egerton (1997) find that although in general the highly qualified marry later than those with no or low qualifications, there are important gender differences. Single, childless men are found most frequently at both ends of the educational spectrum. The poorly qualified have the lowest marriage rates, with 22% of men with below 'O' level qualifications single and childless at 33 (Dale and Egerton, 1997, Table 3.1, p. 16). In contrast there is a clear gradient among women, with very few single, childless women among those with few or no qualifications (8% of women with below 'O' level qualification). Higher qualifications appear to give women increased earning power and therefore more choice about whether or not to take a partner: hence the delay for many highly qualified women in marriage and childbearing. Recent research suggests that not only do marriage rates vary by qualification level, but also by subject studied. Analysis of the members of the Office for National Statistics Longitudinal Study with degrees in the different sciences found that whilst male graduates generally were less likely to be married than non-graduates, men qualified in health-related subjects had higher nuptiality at age 25-34 than non-graduates (Blackwell, 2001). Further research to disentangle the effects of qualifications and occupation on family-building is needed.

Women with few or no educational qualifications are more likely to marry at younger ages than similarly (un)qualified men. As Berrington (2001) shows, partnerships formed at an early age are more prone to breakdown. At the point of relationship breakdown, these disadvantaged women are least able to secure employment that pays enough to support themselves and their children, have husbands who are least likely to be able to support their ex-spouses and children, and have parents who are least likely to be able to support their daughters and grandchildren.

Berrington's analysis of first cohabiting partnerships found that cohabitation had different meaning for differently educated groups:

- Among the highly educated, particularly whilst they were students, cohabiting was a childless, temporary experience that was an alternative to living alone.

Cohabiting students were less likely to marry their partners than cohabiting non-students; however, once cohabiters left full-time education their propensity to marry was the same as for women with all educational attainment levels. Highly educated women who had an extramarital conception were less likely to marry than women with intermediate, low or no qualifications.

- For those with intermediate levels of education, cohabiting was also usually childless and short-lived, but seen as a transitional phase before marriage.
- Among women who left school at the minimum statutory age and who cohabited in their teens or early 20s, cohabiting was also a temporary phase followed by marriage once they conceived. For a minority from largely disadvantaged backgrounds it was an alternative to marriage, at least in the short term. A minority of these became parents whilst cohabiting.

There were significant intergenerational effects of education in that women whose mothers left school early (before the age of 15) were more likely to marry their first cohabiting partners than those whose mothers had higher levels of education (Berrington, 2001).

2.1 Summary

Rising educational levels and expectations in the context of societal change have been accompanied by changes in marriage patterns. Marriage takes place later, cohabiting is more likely to precede it and increasing proportions do not marry. Among women, the higher the education level achieved, the less likely they are to marry. Among men, the least educated are least likely to marry or cohabit.

3. Partnership dissolution and divorce

3.1 Learning and the chances of divorce

Divorce rates have increased since the relaxation of divorce laws in the 1970s. Whilst low in comparison with the USA, divorce rates in Britain are among the highest in Europe. It is estimated that around 40% of marriages will end in divorce (Haskey, 1996). Among British children born since the 1950s, divorce rather than death has become the main cause of family disruption (Kiernan, 1997a). The proportion of children affected by divorce in the family has grown steadily with each birth cohort since 1960, and simultaneously the proportion in each age group having experienced divorce has steadily increased (Haskey, 1997). Among children born in the early 1980s, about 1 in 25 had experienced divorce by their fourth birthday; 1 in 9 before their eighth birthday, 1 in 6 before their twelfth birthday and 1 in 5 before their fourteenth birthday (Haskey, 1997, p. 8).

A number of explanations for high and rising divorce rates have been suggested. They include the increasing economic independence of women, the declining earnings of men without degrees, rising expectations of personal fulfilment from marriage and greater social acceptance of divorce (Amato, 2000; Kiernan and Mueller, 1999). Educational attainments can have contradictory influences on marital stability or breakdown (Berrington and Diamond, 1999). Highly educated women have the greatest opportunity for economic independence and more opportunity to meet alternative potential partners than women who work only in the home. These two factors would tend to increase their chances of partnership dissolution. The highly educated also typically have more liberal attitudes, which weaken the barriers to partnership breakdown and marital dissolution in particular. However they are also more likely to marry highly educated men, from whom they could expect high returns from marriage. Being well educated may help people to choose their partners more wisely and improve communication within the partnership, and therefore protect against relationship breakdown.

Educational attainments measured at 16 and in later adulthood are negatively associated with marital separation in that those with higher attainments were less likely to divorce. For example, in the 1970 British birth cohort study those who were divorced or separated by the age of 26 were particularly likely to have low educational qualifications. Among men, those who had experienced marital breakdown were three times more likely than those still married to have no formal qualifications, whilst women with marital breakdowns were twice as likely to have no formal qualifications (Ferri and Smith, 1999, p. 71). However, this pattern is explained by the earlier age at which those with fewer educational attainments enter marriage, and the increased risk of dissolution for early marriages (Haskey, 1984; Murphy, 1985; White, 1990; Kiernan, 1997a, 1998, 1999; Kiernan and Mueller, 1999; Berrington and Diamond, 1999). Once the age at which marriages and partnerships are formed is taken into account, the chances of separation among differently qualified groups converge.

3.2 Learning and the effects of divorce

Amato (2000) argues that the effects of divorce are diverse and he makes a compelling case for further research:

"The increase in marital instability has not brought society to the brink of chaos, but neither has it led to a golden age of freedom and self-actualisation. Divorce benefits some individuals, leads others to experience temporary decrements in well-being that improve over time, and forces others on a downward cycle from which they might never fully recover. Continuing research in the contingencies that determine whether divorce has positive, neutral, or negative long-term consequences for adults and children is a high priority." (Amato, 2000, p. 1282)

There is a rapidly growing literature that describes the adverse effects of divorce and partnership breakdown on the separating partners and their children, both immediately following the divorce and in later life. The negative effects of divorce can begin years before the divorce itself: divorce can be usefully viewed as a transitional *process* that may involve conflict between adults and distress for their families, particularly children. An alternative view sees divorce as a temporarily disruptive but necessary transition away from a dysfunctional and unhappy arrangement. For example, it has been argued that remaining in high-conflict families is as damaging as divorce for some children (Morrison and Coiro, 1999). Some adults suffer more psychological distress, health problems and have greater risk of mortality following divorce. They are more socially isolated, have lower standards of living and experience more economic hardship than married individuals. Resources that ease the negative impact of divorce include many of the social benefits of learning such as self-efficacy, coping skills, social skills, social support, being in employment, community ties and supportive government policies and structures (Amato, 2000). Thus the ability of divorcees to adjust is positively associated with education. Among women, the number of years they have spent in education is associated with higher post-divorce self-esteem (Demo and Acock, 1996). In addition their educational attainments protect them against the economic hardships that follow divorce.

We have already shown that in the last quarter of the twentieth century there was a rapid shift away from lifelong marriage to serial partnerships punctuated by periods of being single. This impacted heavily on the family contexts that children grew up in. Among children born in Britain in the 1970s, one in four had experienced the break-up of their parents' marriage by the age of 16 (Haskey, 1997). Experiencing parental divorce has far-reaching consequences in that the likelihood of divorce is higher among those who experienced their parents' marital breakdown (Haskey, 1997). Partnership dissolution among the offspring of divorcees is likely to occur through trajectories that involve cohabitation and early partnership (Kiernan, 1997a). Women with divorced and separated parents have earlier sexual relations, marry and cohabit at younger ages and are more likely to become teenage parents and lone mothers (Furstenberg and Kiernan, 2001). In examining such statuses we need to be constantly aware of the association between divorce and socio-economic circumstances. However, Kiernan and Cherlin (1999) argue that the intergenerational transmission of marital instability cannot be attributed *solely* to a correlation with family background characteristics:

"We find that the association is not due simply to class background, family circumstances, school achievement, and behaviour problems in childhood and adolescence. Some of these factors are predictive of partnership dissolution in their own right, but the association between parental divorce and partnership dissolution is largely independent of them." (Kiernan and Cherlin, 1999, p. 46)

Moreover, they find that boys appear to be more vulnerable following parental divorce than girls: they are more than twice as likely as girls to experience dissolution of their own partnerships.

These are important findings, but they can be over-interpreted. For example, a growing literature seeks to disentangle the effects of experiencing divorce from pre-divorce characteristics. This is an important approach, but complex, because the 'post-divorce' adjustment problems observed in both adults and their children may actually be personality characteristics that contributed to the marriage breakdown (Kiernan, 1997a). In addition not all pre-divorce characteristics are measured in surveys, nor are they all measurable. Commenting on an analysis of the impact of divorce on members of the National Child Development Study (NCDS), based on a cohort born in 1958, Furstenberg and Kiernan (2001, pp. 254-5) conclude:

"...children who grow up with both biological parents end up better off in part because they are advantaged to begin with and because their parents remain together. In this instance lower status attainment is due to both predivorce and post divorce factors, at least in this British cohort."

Research has shown that long-term negative effects of parental divorce flow from lost economic resources, lost parental resources and family stress. Economically, even those from relatively advantaged backgrounds suffer losses after divorce: around 80% of lone mothers in Britain rely on state benefits (Kiernan, 1997a). Economic pressures on lone mothers often mean that they are more likely to live in areas with poorer quality schools. There may also be pressures on schoolchildren to seek employment whilst still at school or to leave school for jobs that will ease family finances. An analysis of the British Household Panel Study of households interviewed every year since 1990 showed that among women experiencing marital breakdown between 1990 and 1992, 50% found that their household income fell by at least two deciles whilst just 17% of men experienced as much income loss as women (Taylor et al., 1994). In a US study Bianchi et al. (1999) found that after separation women experienced a 36% drop in their standard of living whilst men experienced a 28% increase (research based on the Surveys of Income and Program Participation). The authors argue that:

"...older, more highly educated mothers, especially those employed and earning relatively high wages before separation, should be better able to prevent a skid into poverty after separation." (Bianchi et al., 1999, p. 198)

Gender differences in the consequences of divorce exist because of women's interrupted work histories prior to divorce, the gender gap in earnings and their experiences of work-life conflict as they bring up children alone.

Of critical importance to the concerns of this report, women's educational attainments and employment status also act as protective factors against the negative consequences of divorce for children (Kiernan, 1996). Joshi et al. (1999) looked at the

relationship between family history and family structure on children's educational and behavioural development. Their analysis is based on NCDS data for Britain and the National Longitudinal Study of Youth for the USA. They found that children of lone mothers who had broken up with the child's father fared worse both educationally and behaviourally than children in intact families. However, the differences disappear when the mother's qualifications and current income are taken into account. Rake (2000) also powerfully demonstrates that the lifetime impact of divorce on women's income varies by educational level, among other things.

3.3 Summary

The relationship between learning and divorce is complicated. Early marriage and parenthood increases the likelihood of divorce, which also highlights the linkage of divorce to poor educational attainment. The consequences of divorce, especially for children, are inextricably bound up with its social and economic consequences for women. These are likely to depend strongly on the educational level achieved. Learning in this sense becomes the vital protective factor both in reducing the likelihood of divorce and especially in helping mitigate its negative effects for children.

4. Changing patterns of childbearing in contemporary Britain

Since the post-war baby boom there has been a dramatic change in childbearing that is being felt, to varying degrees, across the industrialised countries of Western Europe. In Britain women are having children later in life. Births at ages below 30 are declining whilst births at over 30 remain stable. In the late 1970s, women in their late 20s had twice the fertility rate of women in their early 30s: by 1997 the fertility rate among 25-29-year-olds was just 18% higher than among 30-34 year-olds (Ruddock et al., 1998). In England and Wales the average age at which women had their first birth rose from 23.9 years in 1964, which was the height of the 1960s' baby boom, to 26.5 years in 1994 (Coleman and Chandola, 1999, pp. 48-49). This was lower than the Western European average of almost 29 years in 1994. The British statistics are heavily influenced by high rates of teenage pregnancy; on average four times the levels in other European countries. In the mid-90s women in Britain had on average 1.8 births each. Removing teenage births from this figure brings Britain into line with other European countries, at 1.7 births per woman (Coleman and Chandola, p. 49).

Thus the fertility decline in Britain is less dramatic than in many other European countries because it combines two divergent trends:

- 1) Postponed childbearing, linked to the expansion of higher education, and its extension to women.

- 2) Relatively high levels of teenage childbearing, in which Britain is a European leader, alongside other English-speaking developed countries (New Zealand, Canada and the USA). High dropout rates from post-compulsory education in the latter countries have been implicated in the continuation of teenage and early childbearing.

Early childbearing has received considerable social policy attention, not only because young mothers and their families are very likely to rely on benefits, but also because of the negative social and economic consequences for both the mothers and their children. There is rather less attention being paid to the decline in overall fertility, arguably reflecting the more traditional liberal, non-interventionist approach to family life in Britain (Jenson, 1986). However there is cause for concern. Current fertility rates are below replacement level (2.1 births per woman), which may create social policy problems associated with demographic ageing (Frejka and Calot, 2001). In addition, postponed childbearing may arise because of the difficulties women face when they try to combine work and family life. These may be particularly acute for highly educated women pursuing professional careers.

4.1 The context of childbearing: raising children alone

Trends in family formation and dissolution have impacted on the likelihood that adults and children will live in lone parent families and stepfamilies. The 1970s rise in lone motherhood was largely a consequence of increasing divorce rates. From the mid-1980s onwards it was more associated with childbearing outside of marriage. In 1991-3, 40% of mothers in lone mother families had never been married, compared with only 18% in 1973-5. Over the same period the percentage that was separated or divorced was fairly stable, at 55% in 1991-93 and 61% in 1971-3 (Kiernan et al., 1998). Divorce has replaced widowhood as the main cause of lone motherhood. The growth of cohabitation also contributed to the rise: it is estimated that a fifth of cohabiting unions produce children, and about 50% of unions with children break down. Cohabitation is far more fragile than marriage (Kiernan et al., 1998). It is estimated that about a third of mothers will live in a stepfamily before their 45th birthday, and about two-fifths of mothers will become lone mothers with dependent children (Ermisch and Francesconi, 2000).

Childbearing outside of a partnership has also risen in recent decades. In a comparison of childbearing patterns in nine European countries¹, only Great Britain and Spain saw an increase between the early 1980s and 1990s in the proportion of 25-29 year-olds who had a first birth before forming any stable partnership (Kiernan, 1999). In Britain the percentage more than doubled, from 6% to 15% (Spain saw a moderate increase from about 5% to 8%). There was a clear relationship between education level and childbearing context in Britain: non-graduates were more likely than graduates to have a first birth before forming a partnership and to have a child in their first

¹ Norway, Sweden, Austria, Switzerland, West Germany, France, Great Britain, Italy and Spain.

cohabiting union. Graduates were more likely than non-graduates to have a first child within a first marriage or after their first partnership had ended.

Since the 1970s women's qualification rates have increased more rapidly than men's, while lone mothers were more likely than other women to have no qualifications. For example, among mothers in general, 25% had 'A' level or higher qualifications in 1991-3, up from 9% in 1971-3. However, among lone mothers only 16% had 'A' levels or higher in 1991-3, and this qualification level was lowest among never-married lone mothers, at 12%. Married mothers were most likely to have qualifications at this level: 28% in 1991-3 (Kiernan et al., 1998, p. 136). Moreover, women with no educational qualifications are more likely than those with some educational qualifications to experience a non-marital birth following the dissolution of a first marriage (Jefferies et al., 2000).

Having higher level qualifications affects the economic activity rates of mothers with young children (under the age of 5). In 1991-3, 59% of mothers with 'A' levels or higher qualifications were in employment, compared to just 24% of those with no qualifications. Among lone mothers, 36% of those with at least 'A' level qualifications were employed, compared to just 11% with no qualifications. Economic activity rates were lower still among never-married lone mothers: 29% of those with 'A' levels or higher were in employment, compared to just 12% of those with no qualifications.

Lower levels of economic activity among lone mothers reflect the high costs of providing childcare alone: a third of working women in two-parent families rely on their partners for childcare, while a further third rely on grandparents (Kiernan et al., 1998, p. 138). These resources are often not there for lone mothers. Women who become lone mothers after having been separated or divorced are very likely to have given birth at an early age. As shown earlier, early childbearing is particularly likely among women who are educationally disadvantaged.

4.2 Early pregnancy

Teenage childbearing has declined since its peak in the early 1970s (Manlove, 1997; Kiernan, 1997; Coleman and Chandola, 1999), but arguably it has become more problematic. It is seen as both a cause and a consequence of social exclusion. Its persistence reflects the failure of a minority of young adults to conform to broader structural and demographic changes. Industrial change has reduced the earnings potential of young adults (Bynner et al., in press). The manufacturing economy of the post-war period supported large numbers of young people with few qualifications in relatively well-paid jobs. The expanding service economy pays low wages to the low skilled and demands high qualifications and extensive training for better paying employment. In this context the transition to adulthood has become more protracted and the majority of young people are adapting by remaining in education for longer. As a result, parenthood is being deferred, as described above. However, a minority

who largely come from educationally disadvantaged backgrounds are not adapting and enter partnerships and/or parenthood without the human capital resources needed to support themselves and their children (see Bynner et al., 1997).

Moreover, many of these young women leave education with little to show for it at the minimum age other than the propensity for childbearing. Among 21 year-olds in the cohort born in 1970 referred to earlier, four times as many of those with very poor literacy skills (20%) had two or more children compared with the population as a whole (5%). In the later NCDS (1958) cohort assessed at age 37 the gap remained: even restricting the sample to 16-year-old school leavers, 21% of the young women assessed as having very poor literacy had three or more children by the age of 25 compared with less than 7% of the sample as a whole (Ekinsmyth and Bynner, 1995; Bynner and Parsons, 1998).

Teenage conceptions in England, at around 90,000 a year, are about four times the Western European average. Around 7,700 of these are to under-16s, 50% of whom go on to have live births (Social Exclusion Unit, 1999). Sexually active teenagers are at risk of pregnancy and it is estimated that the percentage of girls having first intercourse before 16 has risen from 1% for those born in 1931 to 5% for those born in the early 1950s to 24% for those born in 1974 (Botting and Dunnell, 2000). Being in school and devoting time to school activities and homework is a protective factor against early sexual activity (Whitbeck et al., 1999). Those who leave school at 16 are twice as likely to have a first birth before the age of 21 than those who stay on (Manlove, 1997).

4.3 Early parenting and social disadvantage

Women who enter parenthood before the age of 23 are far more likely to experience a range of adverse outcomes in adult life than those who become parents after 23. They are:

- 4.4 times as likely to be lone parents by 33 years of age.
- 3 times more likely to live in social housing at 33.
- Twice as likely to be on non-universal benefits at 33.
- Twice as likely to have no educational qualifications at 33.
- 40% more likely to have a low household income at 33.
- 40% more likely to report poor or fair general health and to find that life is unsatisfactory at 33.

Compared to those who give birth before 23, those who become mothers in their teens are, by the age of 33:

- Almost twice as likely to be lone parents.
- 50% more likely to be in social housing.
- 40% more likely to be on non-universal benefits.

- 40% more likely to have no qualifications.
- 40% more likely to have a low household income.

These factors are net of the influence of childhood poverty indicators and other background variables such as social class of origin and personality attributes. This research, by Hobcraft and Kiernan (1999) uses evidence from the NCDS (1958 birth cohort).

Teenage parenting is seen as both a consequence and cause of educational underachievement as motherhood closes down opportunities and choices available to young women. Poor school performance, lack of qualifications at 33 and early motherhood are all strongly associated. Those giving birth before 20 were three times more likely to have no qualifications at 33 if they had grown up with no evidence of household poverty, rising to 6:1 among those in households that were clearly poor (Kiernan, 1999). Ninety-two per cent of teenage mothers in the NCDS had left school at 16, compared to 68% of post-teen mothers and 53% of those who were childless by 33 years (Kiernan, 1997).

In addition, the daughters of teenage mothers are more than one and a half times more likely than girls with mothers who gave birth in their twenties or later to become teenage mothers themselves. This is after controlling for family background, school performance and home environment variables (Kiernan, 1997, Table X; Manlove, 1997, Table 2). The intergenerational reproduction of early childbearing operates through a number of mechanisms. Daughters of teen mothers tend to grow up in difficult family environments, and these environments affect the risk of experiencing a teenage birth themselves (Manlove, 1997). The mother's interest in her daughter's education protects against teenage pregnancy, and is discussed more fully below. It is however important to emphasise that not all teenage mothers and their children are trapped in an endless cycle of poverty and disadvantage. In fact, most daughters of teenage mothers (80%) do not go on to have a teenage birth themselves (Manlove, 1997).

4.4 Summary

Education impacts on parenthood in a number of ways that are particularly evident for women. The most poorly educated are the most likely to become parents at the earliest ages and also to have the most children. There are also intergenerational and interfamilial effects. Although the majority of daughters of teenage mothers do not become teenage mothers themselves, compared with other women there is a tendency for teenage pregnancy to be repeated and, as we show below, younger sisters tend to follow in the footsteps of their older sisters. There is an element of career fulfilment in the sense that opting for maternity may be a preferable alternative to an unskilled job with poor pay and prospects. The problem is that this choice typically closes off or makes more difficult the realisation of other career opportunities through educational routes. This is particularly the case for young mothers.

5. Benefits of learning as a protective factor in parenthood

Educational achievement is a powerful deterrent to early parenthood, particularly among women. Kiernan (1997) explores the relationship between school performance and early parenthood (defined by Kiernan as occurring before 20 years for women and 23 years for men). Women with poor school performance² at 16 years were 6.7 times more likely than those with the highest educational scores to enter parenthood early. Men with low educational scores were 3.7 times more likely to become young parents than those with high scores (Tables X and XI). These odds are net of other influences such as social class, emotional scores, the family's financial well-being, whether the women wanted a child at an early age and whether her mother had been a teenage parent. Kiernan finds that level of achievement at 16 exerts more influence on teenage parenthood than educational achievements at 7 years, and argues that this is because this is closer in time to becoming a parent. Educational disadvantage is reproduced through early childbearing:

"Young parents disproportionately come from the educationally disadvantaged with all that implies for subsequent occupational careers and financial remuneration. At a minimum young parents are likely to have less resources to invest in themselves and their children." (Kiernan, 1997, p. 426)

Hobcraft (2000) shows that educational qualifications are strongly related to childbearing before 23 years. Young women with no qualifications were six times more likely to become mothers by 23 than those with 'A' level or sub-degree qualifications, and 76 times more likely to enter motherhood early than graduates. There is clearly endogeneity between entering motherhood and obtaining higher qualifications, i.e. uncertainty about the direction of causality, though this is less so for men for whom these patterns are attenuated, but continue to be significant. Girls whose mothers showed little interest in their education were almost twice as likely as those with interested mothers to become teenage parents. Fathers' interest was less influential. Girls were much more vulnerable to family influence of this kind than boys were with respect to the timing of parenthood.

The significance of family interest in educational performance is emphasised by Manlove (1997), who finds that mothers who themselves had children in their teens are far less likely to take an interest in their own daughters' education (21% rated as having little interest, compared to 7% of older mothers, Manlove, 1997 p. 271). However, this is based on teachers' perceptions of parents' involvement, raising questions about the effect that teacher labelling may have on pupils' performance and subsequently fertility outcomes, as well as the direct effect of parents' actual involvement. Children identified by their teachers as having high academic potential at 16 were less likely to enter early parenthood (before their early 20s), even after

² Kiernan uses age-specific cognitive constructs based on standardised reading and mathematics tests and teacher ratings. The scores are normally distributed and the lowest quartile is considered a 'poor' score (see Kiernan, 1997). The reference category is those in the top quartile.

taking account of actual academic performance at 16. Possibly teacher encouragement has an important influence on age at first birth.

Those with higher educational aspirations are more likely to have terminations than non-students (Social Exclusion Unit, 1999; Boulton-Jones and McInney, 1995). A study in Tayside found that the teenage pregnancy rate was six times higher in deprived areas than in affluent areas. But whilst two-thirds of teenage pregnancies in affluent areas were terminated, only a quarter of those in deprived areas were terminated³ (Smith, 1993). Those from more deprived areas are more likely to feel stigmatised by abortion: those from more privileged backgrounds felt they had more to lose through motherhood (Social Exclusion Unit, p. 58). For young working-class girls in deprived areas, motherhood provides a fast track to adult status and possibly an attractive alternative to repetitive and poorly paid work (Simms, 1993). In a longitudinal study of women who became mothers at 16-19 years in 1984-5, only 29% (n = 79) were in full-time jobs at the time of conception (Phoenix, 1991).

5.1 Learning interventions to reduce early pregnancy risks

Ignorance about sex and contraceptives is a key risk factor for teenage pregnancy, though it would be wrong to assume that all teenage births are unwanted: a minority of teenage parents are following their expressed preference for young parenthood. Analysis of the NCDS found that three-quarters of teenage mothers said their pregnancies were unplanned. Moreover, only a quarter of those who had unplanned pregnancies were using some form of birth control when they conceived (Kiernan, 1997; Allen and Bourke Dowling, 1999). Those who learned about sex from school rather than from parents and peers were much less likely to be sexually active under age (p. 36).

A consultative exercise by the Social Exclusion Unit (1999) found that teenagers' attitudes towards contraceptives are frequently ill-informed, with little awareness of the risks of unprotected sex and poor understanding of their use. Poor communicating skills in talking about sex were identified as a potentially significant factor in high teenage pregnancy rates: this applied to discussions with parents, doctors and partners about contraceptive planning and use (see also Wellings and Wadsworth, 1999).

A review of the literature on the effectiveness of teenage pregnancy protection programmes in the USA concluded:

- Contraceptive knowledge-building and distribution were essential components of effective programmes.
- Effective programmes must also include comprehensive sex education and skills training.

³ This is based on an analysis of 29,500 teenager births and terminations, categorised by mother's postcode using the Carstairs deprivation index.

- Community-based programmes were more effective than school-based programmes.
- Practitioners should tailor provision to the age and sexual experience of the target group.
- Younger groups who are not sexually active are influenced by approaches that emphasise life options, postponing sexual intercourse and abstinence.
- Sex education curricula based on social learning theory and skills training with cognitive-behavioural elements were most effective. 'Model' programmes are described in Franklin and Corcoran, 2000, p. 46; see also Corcoran et al., 1997.

Allen and Bourke Dowling (1999) and Bullen et al. (2000) argue that sex education programmes should also seek to de-romanticise the ideas that young women have about early motherhood, and encourage them to seek alternative ways to express their gender identity:

"It is a sad irony that they appear to draw on traditional motherhood, romance and female desirability values to sustain themselves and that this too attracts both political and cultural disapproval. Educational interventions must be sensitive and sympathetic to this paradox." (Bullen et al., p. 454)

The younger sisters of teenage mothers are particularly at risk of becoming teenage mothers themselves (East, 1998). Those with pregnant older sisters are almost three times as likely to be non-virgins as those with never-pregnant older sisters. Those with sisters who are teenage parents are almost six times as likely to be non-virgins as those with never-pregnant sisters, with corresponding differences in attitudes towards the acceptability and desirability of early parenting. This research was based on an analysis of 163 teenagers in the USA, with controls for socio-economic and demographic factors including family size and structure and parents' education levels. Those with older sisters who are already parents may be influenced by their parents' apparent acceptance of the teenage birth and their parenting sibling's enhanced status within the family. The authors argue that for these girls in particular, alternative positive caring role models are needed to promote an alternative route to adulthood, following the identification of 'at risk' siblings through schools:

"A 'younger sister' approach to breaking the cycle of teenage childbearing offers tremendous – and as yet untapped – potential for adolescent pregnancy prevention." (East, 1998, p. 169)

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5.2 The benefits of learning for young mothers

"...a pathological view of young motherhood is a dangerous and counter-productive one if the desire is that young people should be valued, and given the opportunity to grow to be mature adults, working in their community. Economically the desire is that they should have the opportunity, and the ability, to contribute to their nation through employment, payment of taxes, and bringing up the future generation. The place of education in this process is paramount." (Dawson, 1997, p. 260)

It is argued that early childbearing interrupts the human capital accumulation of women at a key stage in the transition to adulthood, with consequences for their later ability to provide for themselves and their family. However, this must be qualified by the reality that most teenage mothers are from poor families in urban areas: the job opportunities available to this group frequently involve low skills and little training (Phoenix, 1991). Lack of formal education and work experience may affect their future employability (Klepinger et al., 1999). Manlove et al. (2000) argue that those who have repeated teen births are at greater risk of poor educational and economic outcomes for both themselves and their children: lower educational attainments, lower rates of labour force participation, lower earnings and less prestigious jobs, fewer opportunities for career advancement in later life, more poverty and welfare dependency.

An important objective of the government's 'Sure Start' programme, directed at improving the life chances of pre-school children, is to get teenage mothers to finish their education. Helping teenage parents out of dependence on benefits is seen as a way of interrupting the cycle of intergenerational transmission of disadvantage. The daughters of lone parents who work are less likely to become lone mothers themselves (Kiernan, 1996). Girls who give birth before the age of 16 are statutorily required to complete their education. Provision for these girls is varied across the UK. A survey in 1994 found that whilst the majority of teenage mothers were low achievers at school prior to their pregnancies, in special units for teenage mothers attitudes towards learning were positive, with attendance rates at 100% in some cases (Dawson, 1997).

The hardships and responsibilities of early parenting motivate women, particularly those who are not married, to get the qualifications and training to facilitate employment. Their childcare responsibilities make this a particularly challenging goal (Phoenix, 1991). A US study found that by the age of 36 the difference in the total years of schooling of women who became mothers by the age of 18 and those who entered motherhood later had narrowed. Young mothers were involved in educational activities in substantial numbers (analysis of the National Longitudinal Study of Youth, Rich and Kim, 1999).

5.3 Summary

Educational level achieved serves as a major protective factor both in reducing the motivation to early parenthood and in supplying the means through family planning of making more considered choices on which to base parenthood. As government interventions such as 'Sure Start' acknowledge, enhancing the educational level of parents is central to protecting them and their children against the worst consequences of unplanned parenthood.

6. Education and late childbearing

Kravdal (1992) argues that highly educated women are more likely to have low lifetime fertility because education opens up alternatives to the role of wife and mother. Specifically, education:

- Makes it easier to find jobs in the labour market.
- Increases earnings potential.
- Makes jobs more emotionally satisfying.
- Increases the opportunity cost of having children.
- Increases knowledge and efficiency in contraceptive use.
- May make parents have higher aspirations for their children.
- May make adults prefer alternative satisfactions to those provided by children.
- Is a 'competing risk' in that time spent in education and higher education may itself leads to postponed childbearing.

In addition McDonald (2000) argues that more educated women have greater decision-making power within the family: men are more likely to defer to the wishes of an educated wife. As women's education increases, so too does their power to determine the number of children they will have, and fertility will fall, even in the absence of a concomitant change in their labour market participation. As an example McDonald cites Iran where the total fertility rate fell between 1986 and 1996 from 6.2 to 2.5 children per woman. Over this period women's involvement in public life continued to be restricted, but increased education and social permission for family planning were the agents of fertility change. In addition the proscriptive force of the 'motherhood mandate' is challenged most strongly as highly educated women, particularly if engaged in postgraduate education, acquire other values associated with occupational careers and alternative options. Total years in education was found to have a negative effect on the childbearing motivation of women, but not of men (Miller, 1992, in a US study of the Longitudinal Study of Childbearing Motivation).

Economists would argue that industrial and technological change, the expansion of higher education and fertility decline are inextricably linked. Having children has become more costly. Greater emphasis on high-level qualifications makes the transition to adulthood more protracted and defers the age of young people's

economic independence. The importance of on-the-job training and job-specific skills raises the opportunity costs of time, usually women's, that is devoted to childcare. This is because skills atrophy and training opportunities are lost during time taken out of employment. But in addition, the expansion of higher education for women in particular impacts on culture, creating new norms that legitimise decision-making about family planning (Folbre, 1994).

In cultural terms the highly educated may be viewed as pioneers at the forefront of demographic changes that will eventually affect the majority. Actively choosing to defer childbearing or choosing childlessness challenges traditional gender roles and impacts upon social values. Kiernan links childlessness and education levels: 53% of female members of the National Child Development Study (1958-born) who were not mothers by the age of 33 had left school at 16, compared to 68% of post-teen mothers and 92% of teenage mothers. Being 'childfree' is an option available to women who want to pursue life goals other than motherhood (McAllister and Clarke, 1998). It is seen by some as evidence of a shift towards individualism and materialism in the post-modern 'risk' society (see Scott, 1999; also Lesthaeghe and Willems, 1999). However, it has also been argued that this shift is not a new phenomenon. Anderson (1998) argues that current demographic trends have their normative roots in demographic change that began at the end of the nineteenth century. Childlessness rose between the 1870s and 1925 from 8.3% of married couples to 16%, whilst the percentage with only one child rose from 5.3% to 25.2%. By restricting their family size the middle classes and aspiring middle classes were able to exploit new work and leisure opportunities, unencumbered⁴.

Recent research shows that in Britain women with higher qualifications are more likely to delay childbearing. For example, among 33 year-old members of the NCDS (born in 1958), two-thirds of women with below 'O' level qualifications were mothers by 25, compared to only 15% with degree-level qualifications (Dale and Egerton, p. 15). Similarly, highly qualified men were less likely to be fathers than those with low or no educational qualifications: more than two-thirds of men with below 'O' level qualifications were fathers by the age of 30, compared to 35% with degree-level qualifications.

Kiernan (1997) outlines the contemporary benefits of later starts to motherhood:

- Deferring childbearing provides more opportunity to acquire qualifications, occupational training and work experience.
- Women in particular avoid the human capital losses associated with early motherhood.

⁴ In the absence of effective contraception, couples actively restricted their family size either by marrying late or through abstinence within marriage.

- Longer periods in a couple without children provide the opportunity to improve the situation in relation to housing, consumer goods and leisure activities.
- Postponing childbearing gives couples the opportunity to develop life patterns such as mortgage payments that are predicated on two incomes (arguably this pattern equates children with forgone income more than was historically the case).
- Getting married and becoming parents at later ages lowers the probability of marital breakdown.
- Later childbearing often means that women have greater labour market attachment, offering protection against poverty in the case of separation or divorce.
- Having effective means of controlling their fertility provides couples with more life choices.

However, there are also disbenefits. Dilemmas and other economic stresses such as unemployment may make couples defer childbearing until later than they would wish, or make them have fewer children or none at all. Frejka and Calot (2001) argue that births that are temporarily postponed often never happen. In addition, there are medical risks for mothers and children associated with late pregnancies.

There is also evidence that fertility decline, led by the more highly educated, reflects gender inequalities in society and the failure of the social institutions to address the structural constraints on women's lives. Higher education raises women's labour market expectations but combining employment and family life remains problematic. In Scandinavian countries, where the welfare state intervenes to facilitate maternal employment, maternity and paternity leave and state-sponsored day-care make child-rearing less problematic for working mothers; though occupational integration and equality remain elusive (Leira, 1998). In Sweden, for example, the fertility level is close to replacement, at two children per woman (Chesnais, 1996). In contrast in Italy, gender ideology is more traditional and high unemployment, inadequate housing and precariousness in the labour market make women reluctant to invest in family life, for which there are low levels of social support. In Italy the fertility rate is just one child per woman.

Recent research has shown that the influence of education on fertility varies not only by qualification level but also by subject studied (Blackwell, 2001). An analysis of the Office of National Statistics' Longitudinal Study found that among women aged 25-34 in 1991, graduates were almost twice as likely to be childless as non-graduates, and that women qualified in technology subjects (engineering, architecture, surveying and computing) were significantly more likely than other graduates to be childless in this age range. This finding is discussed further below.

6.1 Summary

The major paradox in the relationship between learning and parenthood is now apparent. The more highly educated people are, the more likely they are to postpone not only the commitments of marriage but also of parenthood. This may reach a point where the latter no longer becomes a viable option. For fertility to be maintained in all sections of society and at all educational levels, provision is needed along Scandinavian lines to give maximum support to combining parenthood with an occupational career.

7. Conceptualising the relationship between family formation and learning

The comparative research of Liefbroer and Corijn (1999) on Belgium and Holland provides some useful guidance on how the relationship between education and family formation should be conceptualised. There is no general explanation that fits all family formation events. Rather, one must acknowledge the specific context in which specific groups make specific family-building decisions:

- *Event specificity.* Learning does not affect all family formation events in the same way. For example education has a negative affect on women's childbearing but not necessarily their propensity to divorce, once age at marriage is taken into account. Liefbroer and Corijn argue that the effect of educational attainment on family formation intensifies through the life course, having a weak effect on cohabitation, a stronger effect on timing of marriage and the strongest effect on entry into parenthood. This is consistent with the UK research reviewed here, though we would add that for women in particular the human capital losses associated with childbearing may be lower at older ages.
- *Societal specificity.* The impact of education on family formation patterns depends on the degree of incompatibility between employment and family life. In this respect human capital explanations adopt an overly static perspective on work-life balance in that they always assume that there will be conflict, without acknowledging the role that social institutions can have in enhancing compatibility. We discussed the contrast with Scandinavian countries where child-rearing is less problematic for working mothers. In Britain, which adopts a more laissez-faire approach, the high earning power of highly qualified women brings with it the capacity to pay for quality childcare (Joshi, 2000). In the context of limited state provision, employers' policies also have the potential to facilitate maternal employment (see Dex and Joshi, 1999). Privatised solutions may have some influence on total achieved fertility levels among the highly educated (see below) but arguably the absence of state provision reflects and perpetuates norms that continue to pathologise working mothers who have infants.

- *Cohort specificity.* For example we showed that child-rearing outside of marriage and cohabitation rates varied for different cohorts in the UK.
- *Age specificity.* The impact of education on family formation is often explained by the opportunity costs of devoting more time to family rather than employment roles. These costs vary over time, and are particularly high in the early, formative career-building years. The negative influence of education on childbearing lessens at older ages.
- *Gender specificity.* The gender division of labour and the cultural norms surrounding it mean that family roles impinge more acutely on women than on men, contributing to the negative relationship between education and family formation for women, which is weaker for men. Liefbroer and Corijn, in their analysis of Flemish and Dutch adults, argue that there is no gender difference in the relationship between education and family formation. They suggest two possible explanations: similar opportunity costs for fathers and mothers, and educational 'homogamy' (people marrying people with similar educational credentials) in most marriages so that highly educated men's family formation patterns are shaped by the imperatives of their highly educated female partners. However, there are gender differences in the literature we reviewed, for example in childbearing motivation, in marriage rates and in the impact of parental divorce on qualification levels achieved. Possibly gender differences in the relationship between education and family formation are culturally specific and may vary according to the gender arrangements in each country. By gender arrangements we refer to the cultural norms, the institutional structures and institutions and their impact on gender, and the way gender relations are played out individually and collectively in different societies (Pfau-Effinger, 1998). This would be an appropriate avenue for further comparative research.
- We would add that *period specificity* might, in some cases, be more important than cohort effects. For example, we showed above that education and age at first birth are strongly associated. However we cannot yet comment on how recent changes in family formation and education levels have affected women's completed fertility in Britain. The existing evidence is mixed (Wright et al., 1988; Ni Bhrolchain, 1993). Of particular interest is the completed fertility of highly educated women who benefited from the expansion of higher education in the 1980s. We know that these women are deferring childbearing, but are they rejecting motherhood altogether? And what are their chances of having a third child? Research in Sweden, Norway and the USA has found a positive relationship between education and third births, suggesting that possibly college-educated women are more likely to have higher-educated partners who participate more in domestic work to ease work/life balance, better access to high quality childcare or, in the case of Sweden and Norway, increased employment flexibility for working parents. In the context of higher rates of childlessness, graduates who become mothers may be more child-oriented and

therefore have higher propensities towards larger families (Kravdal, 1992; Berinde, 1999). We cannot probe this issue until those qualifying over the 1980s and 1990s have completed their childbearing: the current economic and social context may be influencing the timing of parenthood but not their completed fertility rates.

- We would also add *specificity by learning type*. Among the highly educated, family formation patterns were found to vary by subject studied. To some extent subject and discipline differences in family formation operate through the institutional contexts of the occupations that these qualifications lead to (see for example Evetts, 1994). It is plausible that there are other variations by learning type: vocational and non-vocational learning, for example. This is one area that we are addressing through the ongoing programme of research being carried out at the Centre for Research on the Wider Benefits of Learning.

8. Conclusions for policy

The review reveals both the value of education and, more generally, learning, as a resource in family life and the different kinds of tension and incompatibility surrounding the choices between employment and family.

In relation to the former, learning provides various kinds of resources that provide forms of protection before and after the family is established. Research suggests that learning equips individuals to make more effective decisions within relationships, ranging from whether to engage in unprotected sex to when to settle down in partnerships and have children. In relation to parenting, learning provides the resources that parents need to help their children succeed in education, leading to positive cycles of educational and cultural transmission, rather than intergenerational transfer of educational disadvantage. Apart from the assistance educated parents are able to give their own children before and after entry into school, education supports a lifestyle based on occupational opportunities that are likely to be sustained throughout the life course in a stronger form than those without this kind of resource.

In relation to mothers who left the labour force when they had young children, qualifications gained either before childbearing or in the process of rearing children, can be the means of gaining re-entry into the labour market. Qualifications may even provide the opportunity for changes of career and movement along different paths, which lead to better prospects and fulfilment. Such learning will, of course, take place only partly in the formal education system. The motivation trigger once pulled, is likely to stimulate learning in a variety of contexts including the family and the community in formal and informal settings (Coffield, 2000). Our work on family learning shows how effective this mode of engagement with learning can be for those parents who have had no contact with education since they left school (Brassett-Grundy, 2002). The opportunity to learn with your children is not only motivated by

the desire to help them succeed at school, but typically catalyses an interest in learning for oneself. It is a period when receptivity to the idea of learning is likely to be exceptionally high. We have encountered many people in our case studies – usually women – who returned to learning through this route.

Thus, more than anything, learning opportunities provide foundations for later learning, which lies at the heart of succeeding in an increasingly knowledge-based society. Engagement with life-long 'learning' is increasingly seen as an essential entitlement for the whole population – not just for the educationally 'well heeled' who have tended to gain most from it in the past (Bynner, 2001). Lack of such opportunities is likely to be increasingly associated with marginalisation into an ever more limited range of job opportunities. The consequence is risk of being locked into a labour market status comprising undervalued jobs with poor pay and prospects, and in which domestic responsibilities, as parent or childminder for others, including grandchildren, becomes the major female role.

For a policy of inclusiveness to become reality, the critical issue can be access. Women at home, and particularly those living alone with small children, can have particular difficulties in managing their lives to accommodate courses. Those in rural areas may be effectively prevented from gaining access to learning resources by lack of transport at the times needed. This makes the case for flexibility in provision that offers learning to meet the needs of individuals and, if necessary, takes the learning to them through community-based routes. The 'Open College' system of credit-based learning offers an appealing model in this respect (Davies and Bynner, 2000). There may also be the cost of fees to be met which makes the case for reviving Individual Learning Accounts (ILAs), putting extra investment into getting the means of implementing them right. The government's 'Sure Start' initiatives target families who are considered to be in particular need of help in this respect (Glass, 1999). Extending Sure Start's provision to poor families everywhere (as in Scotland) would also make much sense.

Tensions surrounding education and the family are felt particularly by women, because of the choices that have to be made in the balance between work and family life. The delayed timing in partnership and parenting is one consequence that may have advantages and disadvantages. The advantage of the postponed parenting that is now common in most Western countries is that family life is built on a sounder economic base. The disadvantage is that the delay may be such that parenthood is no longer viable. The pressure too, for older parents and educated parents more generally, is to see the experience of having children in terms of 'career breaks', as a temporary pause in what is fundamentally an occupational career. In societies such as Britain, where compared with some others, maternity and paternity leave is relatively limited, this penalises women and men who may wish to invest more time in parenting roles. The answer here lies in the development of more family-friendly policies that support learning alongside home care and employment, and greater compatibility between employment and family life. The 1997 Labour government's introduction of the National Minimum Wage, Working Family Tax Credits and Childcare Tax Credits, and the increases in Child Benefit are a step in this direction

(Bradshaw, 2001, p. 246). But much more could also be done in terms of extended maternity and paternity leave to replace the 'choice' between work and family with an option that combines both. Many other countries have more enlightened policies regarding family support, of which Scandinavian countries are perhaps the leading examples. This emphasises the value of comparative data that demonstrate the advantages gained in other societies where cultural expectations and institutional arrangements offer more flexibility, compared with Britain, in how childbearing is managed and when it takes place.

With respect to the research programme that follows this review, a number of questions can be identified. We need to know more about:

- The varying routes that different people take from different qualification bases through occupational and family life.
- The role of education as a protective resource in family life.
- The way in which educational decisions translate into family decisions about the timing of partnership formation and dissolution and parenting, and any negative consequences that come from these.
- The precise relationships between institutional frameworks, cultural expectations and individual life courses in relation to education and the family, which only comparative data can supply.

These questions need to be contextualised in terms of the different kinds of specific effects identified in the last chapter from the work of Liefbroer and Corijn (1999). They include the family event itself (for example, marriage, childbirth), society (i.e. the socio-cultural context in which the institution of the family is embedded), cohort, age, period (the generation involved, at which age and when), gender (the different life course experiences of men and women) and learning style (what is learnt where and how it is learnt).

This offers a rich menu of research possibilities that draws in the relationships between learning and the family across the whole range of situations in which they apply. The challenge will be to uncover communalities that can optimally inform the policy agenda, while retaining the richness and complexity of the individual life stories that lie behind them.

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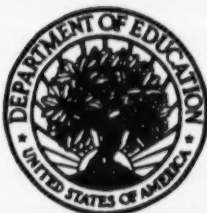
Learning, Family Formation and Dissolution

The relationship between learning and the family is complicated and continually changing. As education extends for increasing numbers of people and careers become a defining feature of adult life for both men and women, decisions about the timing of marriage and parenthood become more problematic. Marriage and parenthood may be a considered decision, as part of a career or, where fulfilling employment opportunities are limited, seen as the only choice. Postponement of marriage and parenthood may effectively rule out both options. Over time, marriages have also become increasingly fragile and the earlier the marriage, the greater the chance of breakdown.

This report reviews evidence on these complex aspects of relationships in the modern life course in which education, qualifications, and learning opportunities more generally, have a major part to play. An extensive review of literature is used to examine: partnership formation, including marriage and cohabitation; partnership dissolution and divorce; changing patterns of childbearing including teenage pregnancy; benefits of learning as a protective factor in parenthood; and education and later childbearing. The report ends with the exposition of a theoretical framework in which to locate the relationship between family formation and learning. Finally, some implications for policy are considered together with key questions which further research in this area needs to address.

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